June 2016

The Importance of Planning

- 1- Thinking Ahead
- 2- The Approaching Storm
- 3- The Costs of Planning for Assisted Living
- 4- Help From Medicaid
 To Curb Costs
- 5- Help From Idaho Medicaid
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- 9-FAQ
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Thinking Ahead

We spend our whole lives worrying about the future, planning for the future, trying to predict the future, as if figuring it out will cushion the blow. But the future is always changing. The future is the home of our deepest fears and wildest hopes. But one thing is certain when it finally reveals itself. The future is never the way we imagined it.

Anonymous



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The Approaching Storm

According to the International Monetary Fund (IMF), people worldwide are living three years longer than expected, (on average), which is pushing the costs of aging up by 50 percent. Because of this, government and pension funds are ill prepared. This is especially difficult in a time when the aging baby boomer population is reaching retirement age in record numbers.

You're about to find yourself on the front lines of a demographic shift that will affect your business in both good, and challenging ways. **According to Merrill** Gardens, an independent and assisted living care and retirement community provider, the nation is projected to run out of senior housing options: "As soon as the full baby boomer population hits, out of the entire qualified population of seniors who could move into retirement living, it is expected that only 15 percent will. And in the next 10 years, as that 15 percent moves into senior housing, there won't be enough senior living options available to accommodate them." So while the cost of caring for the elderly is beginning to strain budgets, the "silver tsunami" projects a bigger risk than expected. In fact, IMF shows that by 2050, the elderly will match the number of workers almost one to one. Thus, longevity is becoming a global financial problem

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The Costs of Planning for Assisted Living

Since business costs and demands for service are vital to operations, it is important to recognize how these will affect your revenue.

- According to the 2015 Genworth Financial cost of care survey, the average cost of residency in an assisted living in Idaho is \$3,240 per month.
- The monthly base rate for Idaho assisted living is typically lower when compared to neighboring states. Idaho is also less expensive compared to the national average.



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Help From Medicaid To Curb Costs

Here is some help, when you're talking to the 'frugal minded' about staying at your facility. The State of Idaho has two Medicaid programs that pay for long term personal care regardless of the location - at home or in assisted living as long as the individuals do not live in a nursing home. They are called the HCBS Aged & Disabled Waiver and the Personal Care Services Program.

The Idaho HCBS Aged & Disabled Medicaid Waiver allows for an alternative to a nursing home facility. It is designated for persons aged, blind, or disabled in need of nursing home level care. The Aged and Disabled Waiver pays for services in assisted living communities. It allows the individual receiving care to choose who provides them with care.

Idaho HCBS Aged & Disabled Medicaid Waiver Services:

- Adult Day Care
- Adult Residential Care
- Attendant Care
- Chore Services
- Home Delivered Meal Services
- Homemaker Services
- Non-Medical Transportation
- Psychiatric Consultation Services

- Residential Habilitation
- Respite Care Services
- Service Coordination
- Specialized Medical Equipment and Supplies

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Help From Idaho Medicaid

How to Apply

The Aged and Disabled Waiver is available throughout Idaho and the participant must qualify for the waiver. There may be a waiting list.

To check wait time, learn more, or apply, contact the Idaho Department of Health and Welfare regional office.

<u>Idaho Personal Care Services Program (PCSP)</u>

The Personal Care Services Program is a Medicaid program for the elderly and the disabled needing assistance with activities of daily living in their homes. The program helps individuals maintain independence and avoid moving to a nursing home facility.

The Personal Care Services Program allows consumers to self-direct their care. They are able to determine their own care needs and hire family members to be paid caregivers.

Idaho Personal Care Services Program Benefits

- Assistance with the activities of daily living such as bathing, grooming, and personal hygiene
- Assistance taking prescription drugs
- Meal preparation
- Housekeeping
- Laundry
- Shopping for essentials such as groceries and picking up medications
- Transportation assistance / escort services

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Food Code Changes

There are New Food Code Changes Going Into Effect on July 1st

- Time as a health control: the amount of time one can leave food out.
- 4 Hours maximum for hot holding (on a steam table).
- 6 Hours maximum for cold holding (on an ice bed, like at a salad bar) if product was started at a refrigerated temperature and does not exceed 70f degrees.

By 2018, all kitchens must have 1 person available who has completed a recognized food handling course such as:

- <u>ServSafe</u> -(valid for 5 years) a safe food handling course available online.
- NRFSP (National Registry of Food Safety Professionals)a safe food handling course available online.
- Prometric- a safe food handling course available online.
- 360 Training-a safe food handling course available online.

The New Food Code Manual should be out in July and will be printable loose leaf pages.

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Congratulations To These Award Winning Facilities

Ashley Manor-Hyde Park	Gold Award
Cottonwood Shelter Home- Cottonwood	Silver Award
Pleasant Valley Shelter Home	Silver Award
Powerline Residential Care -Nampa	Silver Award
Rosetta Eastridge	Silver Award
Ashley Manor Lincoln	Silver Award
Country Time	Silver Award
Curtis House	Silver Award
Cottage of Payette	Silver Award
Pattie House	Silver Award

Gold awards are given when a facility achieves a deficiency-free licensure survey.

Silver awards are given when a facility receives no core deficiencies and three or fewer non-core deficiencies on a licensure survey.

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FAQ- Does rule 310.02 mean that PRN medications that are not used for more than 30 days must be thrown out?

Answer: No. PRN medication orders are valid for 15 months unless otherwise changed or discontinued. Regarding the accumulation rule, this only applies if the medication is expired or the med order has been discontinued. If there is a current PRN order, and the medications are not expired, then it does not matter when the last time the resident took the medication. IDAPA 16.03.22.310.02 states, "unused, discontinued, or outdated medications cannot accumulate at the facility for longer than thirty (30) days." The unused medication must be disposed of in a manner that assures it cannot be retrieved. The facility may enter into agreement with a pharmacy for proper disposition and credit. See IDAPA 16.03.09, "Rules of the Idaho Board of Pharmacy." A written record of all drug disposals must be maintained in the facility. (03/19/07)

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Closing Thoughts

Medical Technology Continues to Lengthen Lifespans

Dana Larsen, writer for the Senior Living Blog summed it up this way.

"Demographers originally assumed that the lengthening of lifespans would slow in developed countries. But, because of medical technology advancements, this has not happened. It would seem that longer lifespans would be a good thing, but the financial and medical resource risks involved with such a large senior population are staggering. "If everyone in 2050 lived just three years longer than now expected, in line with the average underestimation of longevity in the past, society would need extra resources equal to 1 to 2 percent of GDP per year," according to a World Economic Outlook study. And for private pension plans in the U.S. alone, an extra three years of life would add nine percent to liabilities, according to IMF. This is why government and private sector preparation is so necessary over the next decade.

Here are a few steps the government might take to manage the risk of people living longer:

- Raise the retirement age.
- Increase taxes to fund public pension plans and lower benefits.
- Change health care plans and initiatives.

Preparation is key. IMF feels that 'although longevity risk is a slowburning issue, it increases the vulnerability of the public and the private sector to various other shocks.' As the baby boomer population reaches 65+ in record droves, the nation will definitely start to see and feel the financial impact."